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PATENT

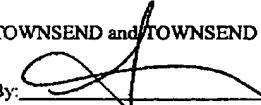
Attorney Docket No.: 16222U-016600US

Client Ref. No.: 3530

I hereby certify that this correspondence is being faxed to the USPTO at: 1-
571-273-8300

On October 25, 2005

TOWNSEND and TOWNSEND and CREW LLP

By: 
Andrea S. Beck

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Loc Nguyen

Application No.: 10/661,380

Filed: September 12, 2003

For: METHOD AND SYSTEM FOR
PROVIDING INTERACTIVE
CARDHOLDER REWARDS IMAGE
REPLACEMENT

Customer No.: 20350

Confirmation No. 6693

Examiner: Diane I. Lee

Technology Center/Art Unit: 2876

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed July 1, 2005, please enter the following
amendments and remarks:

Amendments to the Abstract begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this
paper.

Remarks/Arguments begin on page 16 of this paper.

10/26/2005 HDEMESS1 00000086 201430 10661380

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